



STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
320 WEST WASHINGTON STREET
SPRINGFIELD, ILLINOIS 62767-0001

ROD R. BLAGOJEVICH
GOVERNOR

J. ANTHONY CLARK
DIRECTOR

January 16, 2004

Frank O. Tartaglia
115 Broadway
Rockford, Illinois 61104

Re: Request for License

Dear Mr. Tartaglia:

This letter is in response to your request to obtain a license. The Department received your insurance producer license application on June 24, 2003. A copy of your validated application is enclosed with this letter. Section 500-30 of the Illinois Insurance Code (215 ILCS 5/500-30) requires, in part, "... before approving the application, the Director must find that the individual . . . has not committed any act that is a ground for denial, suspension, or revocation set forth in Section 500-70 of the Illinois Insurance Code (215 ILCS 5/500-70)."

You answered, "No" to question number two on your application which asked, "Have you ever been refused a license to act as an insurance agent, broker, producer, or solicitor, or has a license to act as such ever been denied, suspended, revoked or surrendered for disciplinary reasons in any state, either as an individual or as a member of a firm?" On June 23, 1999, you signed a Voluntary Revocation Order with the Illinois Department of Insurance. Therefore, you have provided materially untrue information on your license application and you attempted to obtain a license through misrepresentation, which are grounds for denial pursuant to Section 500-70 (a)(1) and (3) of the Illinois Insurance Code (215 ILCS 5/500-70 (a)(1) and (3)).

You have unpaid balances with Benchmark Management Group, Inc. of \$6,719.00 and Standard Mutual Insurance Company of \$37,899.54 that represented premium monies collected on their behalf which you never paid to the companies. By this action, you have demonstrated untrustworthiness and financial irresponsibility, which are grounds for denial pursuant to Section 500-70 (a)(8) of the Illinois Insurance Code (215 ILCS 5/500-70 (a)(8)).

You filed Chapter 7 Bankruptcy and discharged fiduciary monies. You discharged \$74,386.93 in premium monies collected on behalf of Harleysville Lake States Insurance Company, which you never paid to the company. By this action, you have demonstrated untrustworthiness and financial irresponsibility, which are grounds for

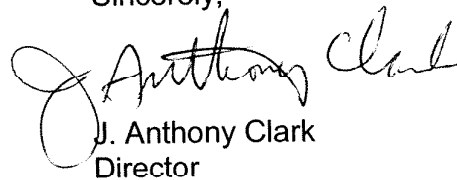
denial pursuant to Section 500-70 (a)(8) of the Illinois Insurance Code (215 ILCS 5/500-70 (a)(8)).

Your request for a license is being denied based upon the information previously stated.

If you wish a refund of your application fee, return the copy of the validated application with a letter asking for a refund to the Department to the attention of David Murphy, Licensing Supervisor.

You have the right to a formal hearing on this matter if your written request is filed with the Department within 30 days of the date of mailing of this correspondence.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Anthony Clark". The signature is fluid and cursive, with the first letter of "J" being particularly large and stylized. It is positioned above the printed name and title.

J. Anthony Clark
Director

JAC:br510